




KERALA STATE CO-OPERATIVE AGRICULTURAL AND RURAL DEVELOPMENT BANK LIMITED, THIRUVANANTHAPURAM							
BALANCE SHEET AS ON 31/03/2022							
LIABILITIES				ASSET			
As on 31/03/2021	Sl. No	Particulars	As on 31/03/2022	As on 31/03/2021	Sl. No	Particulars	As on 31/03/2022
4,000,000,000.00	1	Authorized Share Capital 40,00,000 Shares of Rs.1000/- each	4,000,000,000.00	0.00			
2,173,896,000.00	2	Subscribed and Paid up Share Capital	2,288,770,000.00	831.00	1	Cash	0 00 843.00
3,840,840,774.66	3	Deposits	3,961,370,590.83	1,917,161.84	2	Balance with Bank	93,409,882.91
30,824,356.28	4	Borrowings Balance with Bank- FFD O/D	0.00	4,307,924,764.65	3	Investments	5,626,812,818.65
11,740,642.37		Bank Borrowings	173,372.70		4	Loans and Advances	
55,756,956,048.00	5	Loans from NABARD and other Banks	59,740,483,469.00	76,527,747,108.18		Loans	80,308,182,244.83
2,348,399,950.00	6	Debentures	1,770,594,150.00	60,433,714.00		Other Loans to PCARDBs and KSCARDB Staff	39,816,979.00
				1,826,630,784.12	5	Interest Receivable & Interest deferred on Re-scheduled Loans	3,229,630,547.42
787,317,790.00	7	Statutory Reserves and other funds		2,010,368,808.00			
	a	Statutory Reserves fund	827,011,791.00				


 Director
 Kerala State Co-operative Agricultural &
 Rural Development Bank Ltd.
 Thiruvananthapuram - 695 001

				6 Fixed Assets		
19,615,365.10	b	Dividend Equalisation Fund	13,182,820.39	41,782,305.20	a Land	41,782,305.20
8,298,897.99	c	Common Good Fund	8,298,897.99	76,126,105.80	b Building	76,467,871.80
56,559,785.00	d	Reserve for Technical Up gradation	56,559,785.00	48,681,492.92	c Furniture, Fixtures & Fittings	49,513,911.92
11,083,418.50	e	Staff Benefit Fund	11,129,429.50	10,880,808.81	d Vehicles	10,880,948.81
733,193,536.00	f	Agricultural Credit Stabilisation Fund	773,922,820.00	423,938.56	e Library	453,934.58
144,701,463.00	g	Building Fund	144,701,463.00	322,007,385.96	7 Adjusting Heads Due to	322,395,101.07
	h	Education Fund	60,000.00	233,884,085.00	8 Principal State Partnership Fund Investment	224,812,164.00
	i	Member Relief Fund	100,000.00			
	j	Professional Education Fund	4,000,000.00			
16,594,327,761.31	8	Other Reserves and Provisions	17,921,014,561.20			
874,853,442.45	9	Interest Payable	818,118,427.45			
1,577,689,302.74	10	Adjusting Heads Due By	1,166,892,408.30			
233,884,085.00	11	Principal State Partnership Fund	224,812,164.00			
264,626,675.94	12	Net Profit	292,963,402.81			
85,468,809,294.34		TOTAL	90,024,159,553.17	85,468,809,294.04	TOTAL	90,024,159,553.17


 Joint Director
 Kerala State Co-operative Agricultural &
 Rural Development Bank Ltd.
 Thiruvananthapuram - 695 001

PROFIT & LOSS ACCOUNT FOR THE YEAR 2021-22											
EXPENDITURE				INCOME							
As on 31/03/2021		Sl. No	Particulars	As on 31/03/2022		As on 31/03/2021		Sl. No	Particulars	As on 31/03/2022	
Rs	Ps			Rs	Ps	Rs	Ps			Rs	Ps
320,858,939.00		1	Establishment Charges	535,658,385.00		6,105,734,660.00		1	Interest Realised	4,686,549,395.00	
263,274,536.45		2	Contingencies	416,000,470.18		-		2	Interest Accrued and Due	1,101,501,125.00	
837,928,294.00		3	Guarantee Commission Paid	437,284,716.00		1,686,784,394.00		3	Interest Accrued but not Due	1,732,744,320.00	
	0	4	Insurance Premium to KCDGFB			7,109,197.00		4	Miscellaneous Income	7,833,086.00	
4,698,638,274.00		5	Interest Paid	4,519,991,306.77		1,629,173,859.07		5	Reserves and Provision Removed	2,426,356,646.00	
3,046,081,190.68		6	Reserves and provisions Created	3,754,365,738.15		2,605,800.00			Reserve for Stock deficit released	1,279,446.91	
9,166,781,234.13			TOTAL	9,663,300,616.10		9,431,407,910.07			TOTAL	9,956,264,018.91	
264,626,675.94			NET PROFIT	292,963,402.81		-			NET LOSS	-	
9,431,407,910.07			GRANDTOTAL	9,956,264,018.91		9,431,407,910.07			GRANDTOTAL	9,956,264,018.91	


 Director
 Ksard Bank Limited
 Regional Office, Ksard Bank Limited
 Ksard Bank Limited
 Ksard Bank Limited